

ABSTRACT OF THE DISCLOSURE

An intelligent billing statement contains conventional visible printed billing information and an electronic copy stored in an rfid chip incorporated into the billing statement sheet media. Information stored in the rfid chip can be read out via a small antenna coupled to the chip and a reader antenna coupled to a reader without opening the envelope containing the billing statement. Envelopes containing billing statements can be read and sorted by the carrier at high speed. The recipient can read several statements simultaneously with a reader having a display with an optional imminent due date indicator. The reader has an optional communication link to a personal computer used for automatic bill payments and other financial applications.